

TRANSMITTAL OF INFORMATION DISCLOSURE STATEMENT
(Under 37 CFR 1.97(b) or 1.97(c))

Docket No.
97171-00006

In Re Application Of: **Steven C. Halper, Constance A. Wilson and Stephen M. Hourigan**

JAN 12 2007

Application No.	Filing Date	Examiner	Customer No.	Group Art Unit	Confirmation No.
10/046,945	01/14/2002	Clement B. Graham	27614	3692	5045

Title: **Automated Loan Risk Assessment System and Method**

Address to:

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

37 CFR 1.97(b)

- The Information Disclosure Statement submitted herewith is being filed within three months of the filing of a national application other than a continued prosecution application under 37 CFR 1.53(d); within three months of the date of entry of the national stage as set forth in 37 CFR 1.491 in an international application; before the mailing of a first Office Action on the merits, or before the mailing of a first Office Action after the filing of a request for continued examination under 37 CFR 1.114.

37 CFR 1.97(c)

- The Information Disclosure Statement submitted herewith is being filed after the period specified in 37 CFR 1.97(b), provided that the Information Disclosure Statement is filed before the mailing date of a Final Action under 37 CFR 1.113, a Notice of Allowance under 37 CFR 1.311, or an Action that otherwise closes prosecution in the application, and is accompanied by one of:

the statement specified in 37 CFR 1.97(e);

OR

the fee set forth in 37 CFR 1.17(p).

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Title: Automated Loan Risk Assessment System and Method

Payment of Fee

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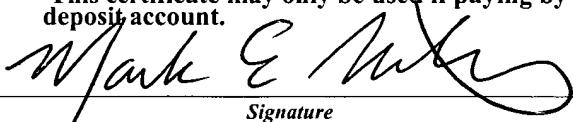
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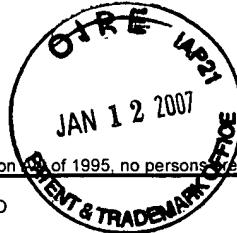
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Dated: 1/10/07

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use as many sheets as necessary)

Sheet 1 of 3

Complete if Known	
Application Number	10/046,945
Filing Date	01-14-2002
First Named Inventor	Steven Halper
Art Unit	3692
Examiner Name	Clement B. Graham
Attorney Docket Number	97171-00006

U. S. PATENT DOCUMENTS

FOREIGN PATENT DOCUMENTS

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Substitute for form 1449/PTO				Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(Use as many sheets as necessary)</i>				Application Number	10/046,945
Sheet	2	of	3	Filing Date	01-14-2002
				First Named Inventor	Steven Halper
				Art Unit	3692
				Examiner Name	Clement B. Graham
				Attorney Docket Number	97171-00006

NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
	7	Emory University School of Law, "Predatory Mortgage Lending Abuses," http://www.law.emory.edu/PI/ALAS/EXHIB.HTM , last visited on 09/27/2001, pp 1-6.	
	8	American Association of Retired Persons, "Avoid Predatory Lenders," http://www.aarp.org/confacts/money/prelend.html , last visited on 09/27/2001, pp 1-4.	
	9	Federal Trade Commission, "FTC Consumer Alert! Avoiding Home Equity Scams," http://www.ftc.gov/bcp/conline/pubs/alerts/eqtyalrt.htm , last visited on 09/27/2001, pp 1-2.	
	10	National Consumer Law Center, "Preventing Foreclosures: Spotting Loan Scams Involving Vulnerable Homeowners," http://www.consumerlaw.org/consumer/foreclose.html , last visited on 09/27/2001, pp 1-5.	
	11	Citibank, "Tell Citibank What Is Predatory Lending?," http://www.tellcitibank.org/predatorylending.htm , last visited on 09/27/2001, pp 1-2.	
	12	Center for Community Change, "Anti-Predatory Lending Bill Set To Be Introduced in Senate; Additional Co-Sponsors Are Being Sought," http://www.communitychange.org/NRP/52101alert.asp , last visited on 09/28/2001, pp 1-2.	
	13	Mortgage Bankers Association, "Tackling Predatory Lending: Regulation and Education," Cleveland State University, Cleveland, Ohio, 03/23/2001; http://www.mbaa.org/resources/predlend/2001/0323.html , last visited on 10/12/2001, pp 1-4.	
	14	California Reinvestment Committee, "Press Releases," http://www.calreinvest.org/PredatoryLending/HOEPAFactSheet.html , 02/07/2001, last visited on 10/12/2001, pp 1-4.	
	15	HSH, "Understanding Private Mortgage Insurance," http://www.hsh.com/pamphlets/mgicpmi.html , last visited on 10/24/2001, pp 1-2.	
	16	HSH, "How Mortgage Insurance Works," http://www.hsh.com/pamphlets/mgicmi101.html , last visited on 10/24/2001, pp 1-2.	

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Sheet	3	of	3	Attorney Docket Number	97171-00006

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	17	Loanpage, "Private Mortgage Insurance," http://www.loanpage.com/morpmi.htm , last visited on 10/24/2001, pp 1-2.	
	18	"Automated Property Valuation Sample Report," http://www.factualdata.com/prod_serv/EZvalue.htm , 11/30/2001, pp 1-3.	
	19	DataQuick, "News & Updates: DataQuick to Offer All-New Freddie Mac Automated Valuation Model," http://www.dataquick.com/articleitem.asp?industry=3&item=20 , last visited on 11/30/2001, pp 1-2.	
	20	Case Shiller Weiss, "Press Releases," http://www.csww.com/news/press , last visited on 11/30/2001, pp 1-2.	
	21	Case Shiller Weiss, "Products," http://www.csww.com/products/ , last visited on 11/30/2001, pp 1-2.	
	22	Case Shiller Weiss, "CASA," http://www.csww.com/products/casa/ , last visited on 11/30/2001, pp 1-2.	
	23	Case Shiller Weiss, "Sample CASA Report," http://www.csww.com/products/casa/sample.html , last visited on 11/30/2001, pp 1-2.	
	24	Case Shiller Weiss, "CASA Report Elements and Features," http://www.csww.com/products/casa/personal.html , last visited on 11/30/2001, pp 1-3.	

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